

Dear Mr. Murray:

472 Main Street Acton, MA 01720

If your experience is the same as ours, we know you are keenly aware of the contribution your staff makes to the effective and efficient functioning of your office.

We, too, appreciate the hard work of your staff member(s) since we often interact with them in the course of servicing your accounts. That is why, with your permission, we would like to acknowledge their dedication by inviting one or more of your assistants to a "Staff Appreciation Luncheon" at any one of the following locations.

- Tuesday, September 14, 2004 -- 12 Noon to 1:30p.m.
 Sylvan Street Grille -- 12 Sylvan St., Peabody, Massachusetts
- Thursday, September 16, 2004 -- 12 Noon to 1:30 p.m.
 Delaney House Restaurant 3 Country Club Rd. Holyoke, Massachusetts
- Tuesday, September 21, 2004 -- 12 Noon to 1:30 p.m. Benjamin's Restaurant - 698 Bay St., Taunton, Massachusetts
- Thursday, September 23, 2004 -- 12 Noon to 1:30 p.m. Club Maxine's 25 Union St., Worcester, Massachusetts

We would be grateful if you would take a moment to complete the enclosed "Permission Advice" and return it in the envelope provided. Once received, we will send an invitation to the staff members you list on the form. We will send no invitation if that is your wish.

As you know, at UniBank, our philosophy is summed up in one phrase: "Without our customers, we cannot prosper". We live this philosophy by providing the best service possible and expressing our thanks in a variety of ways. We hope this luncheon will, in still another way, indicate our appreciation of those who have trusted their business to us.

Thank you for your consideration and, as always, thank you for using UniBank. If you have any questions, please call me at 1-800-678-1635.

Suncerely

Patricia Baker Vice President